Red Light Camera Collections – Frequently Asked Questions

1. What is a red light photo enforcement violation?

You failed to come to a complete stop at the red light as required by state law. Based upon a City of Houston Police Officer's review of images and video captured by the automated camera system and the State's official motor vehicle registration records, it was determined that your vehicle was used to commit the red light violation(s).

2. When and where did I fail to stop at a red light?

You've received multiple notices including one or more written notices from Professional Account Management LLC, the collection agency the City has authorized to collect the penalties. The details of your red light violation are on the reverse side of the written notices. You may go to www.ViolationInfo.com and log in to view the specifics of the violation. To log in, you will need your Notice # and Pin #, which are included in the table portions of your letter. If you have not received this notice, please call (877) 501-9923 to speak with a representative of the collection agency.

3. What if I was not the driver/owner of the vehicle at the time of the violation?

Texas law places legal responsibility for the violation on the vehicle's owner as shown in the State's official motor vehicle registration records at the time the violation occurred.

4. Didn't the Red Light Camera Program come to an end?

Yes, but you must pay the penalties for violations that occurred while the Program was active and where you have outstanding debt.

5. Who is Professional Account Management, LLC? Why are they contacting me about a City of Houston red light violation?

Professional Account Management LLC is the collection agency the City has authorized to handle collection of these Red Light Camera Violations. Please call (877) 501-9923 to speak with a representative of the collection agency.

6. Will my insurance rates be affected?

This is a civil penalty that may not be recorded on the owner's driving record. However, the Texas Insurance Code Chapter 559 allows insurance companies to use your credit score and credit information to determine your insurance rates for automobile, residential property, boat and other personal lines of insurance for you. You may wish to contact your insurance company for more information.

The City intends to report to one or more national credit bureaus that you continue to be delinquent in payment of the penalties.

7. Is the violation reported to anyone?

The City of Houston has notified the state Department of Motor Vehicles to block registration of the vehicle involved in the violation until the delinquent penalties have

been paid. Driving a vehicle without a valid registration is a misdemeanor under the Texas Transportation Code Section 502.404, punishable by a fine not to exceed \$200. The City also intends to report to one or more national credit bureaus that you are delinquent in payment of the penalties.

8. Where do I pay?

You have several options:

- a. U.S. Mail write your Notice # on a check or money order made payable to the City of Houston, PO Box 3032, Milwaukee, Wisconsin 53201-3032
- b. Pay with Visa, MasterCard by Internet go to <u>www.ViolationInfo.com</u> have your Notice # and Pin # available to log in. If you have multiple violations, computer system limitations will require that each must be paid as a separate payment transaction if paid on-line.
- c. Pay in person at the Municipal Courts Building located at 1400 Lubbock Street, Houston, TX 77002

9. My violations occurred several years ago. Can you still legally make me pay it? What about the Statute of Limitations?

There is no statute of limitations that would bar the City from collecting this debt from you. Regardless of how old the debt may be, the City can file suit seeking a judgment against you, and take other collection action against you. Texas law does generally require that debts be collected within 4 years. However, Texas Civil Practice and Remedies Code Section 16.061 remove that requirement for cities, counties and other political subdivisions of the state.

10. Can I get a payment plan or extension of time to pay?

In some cases a payment plan or extension may be available. Please call (877) 501-9923 to speak with a representative of the collection agency about your particular situation. However, Credit Bureau Reporting and other collection actions against you will proceed on schedule until the full amount due are paid.

11. What happens if my check is not paid by my bank?

If your check bounces or for any reason is not honored by your bank, you will be charged by the payment processor. The fee is in addition to the penalties you owe for Red Light violations. Collection action will proceed on the increased balance due. Depending on the circumstances, criminal prosecution may also result.

12. I dispute the violation. Can I appeal this with the City?

No. The deadline for appealing the violation with the city has passed.